

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Claudia Mehdi | Social Security number or ITIN | xxx-xx-8170 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 19-15676-SLM | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Claudia Mehdi

6/28/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Claudia Mehdi
 Debtor

Case No. 19-15676-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db +Claudia Mehdi, 806 Morris Turnpike, Apt. 3P2, Short Hills, NJ 07078-2612
 518131586 +Eastern Account System, Inc., Po Box 837, Newtown, CT 06470-0837
 518131587 #+Eastern Account System, Inc., 75 Glen Rd Ste 310, Sandy Hook, CT 06482-1175
 518131588 +Kristina G. Murtha, KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 518131589 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 518131590 Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 518131595 US Bank/RMS CC, Cb Disputes, Saint Louis, MO 63166
 518131597 US BankCorp, Cra Management, Oshkosh, WI 54903
 518131599 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518131598 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2019 01:25:15 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 29 2019 01:25:11 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518131578 EDI: BANKAMER.COM Jun 29 2019 04:48:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
 518131579 +EDI: TSYS2.COM Jun 29 2019 04:48:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 518131580 +EDI: TSYS2.COM Jun 29 2019 04:48:00 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
 518131581 +EDI: CHASE.COM Jun 29 2019 04:48:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
 518131582 +EDI: CHASE.COM Jun 29 2019 04:48:00 Chase Card Services, P.O. Box 15298, Wilmington, DE 19850-5298
 518131583 +EDI: CITICORP.COM Jun 29 2019 04:48:00 Citi, PO Box 6704, Sioux Falls, SD 57117-6704
 518131585 EDI: DISCOVER.COM Jun 29 2019 04:48:00 Discover Financial, P.O. Box 15316, Wilmington, DE 19850
 518131584 +EDI: DISCOVER.COM Jun 29 2019 04:48:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 518131591 EDI: SEARS.COM Jun 29 2019 04:48:00 Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282
 518131592 +EDI: WTRRN BANK.COM Jun 29 2019 04:48:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
 518131593 +EDI: WTRRN BANK.COM Jun 29 2019 04:48:00 Target, Po Box 673, Minneapolis, MN 55440-0673
 518131594 EDI: USBANKARS.COM Jun 29 2019 04:48:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
 518131596 +EDI: USBANKARS.COM Jun 29 2019 04:48:00 US BankCorp, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Jun 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Bruce H Levitt on behalf of Debtor Claudia Mehdi blevitt@levittslafkes.com,
sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotic
es@gmail.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5